# GOVERNMENT OF INDIA
# AGRICULTURE AND FARMERS WELFARE
# LOK SABHA

UNSTARRED QUESTION NO:2176
ANSWERED ON:29.11.2016
Crop Insurance Scheme
Dhurve Smt. Jyoti

**Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:**

(a) the efforts being made by the Government to save the farmers from natural disasters/ calamities;

(b) the manner in which farmers are being familiarised with these crops insurance schemes, State-wise so that more and more farmers are benefited from these schemes; and

(c) whether practical risk like water logging is covered under the Crop Insurance Scheme, and if so, the details thereof?

## Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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(a): Financial assistance is provided to farmers as per guidelines on the items and norms of assistance from State Disaster Response Fund (SDRF)/ National Disaster Response Fund (NDRF) dated 8th April, 2015 of Ministry of Home Affairs, where assistance is admissible for crop loss of 33% and above for notified natural calamities viz. Avalanches, Cyclone, Cloud burst, Drought, Earthquake/Tsunami, Fire, Flood, Hailstorm, Landslides, Pest attack, Frost and Cold wave. The norms of assistance under SDRF/NDRF are Rs. 6800/- per ha for rainfed areas, Rs.13500/-per ha for assured irrigated areas and Rs.18000/-per ha for all types of perennial crops. Assistance under SDRF/NDRF provided is for immediate relief and not by way of compensation for the loss suffered.

Government of India is implementing yield based Pradhan Mantri Fasal Bima Yojana (PMFBY) which has replaced the National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS), from Kharif 2016 season. Comprehensive risk insurance is provided under PMFBY to cover yield loss due to non-preventable risks viz. natural fire and lightening; Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.; Flood, Inundation and Landslide; Drought, Dry Spells; Pests/ Diseases etc. On the other hand, Weather Based Crop Insurance Scheme (WBCIS) provides insurance protection to the farmers against adverse weather incidence, such as deficit and excess rainfall, high or low temperature, humidity etc. which are deemed to impact adversely the crop production.

(b): To enhance the awareness about Pradhan Mantri Fasal Bima Yojana (PMFBY) among all the stakeholders including farmers, Government is undertaking a comprehensive publicity and awareness programme to educate the farmers about the benefit of crop insurance schemes. Capacity building and training programmes for other stakeholders are also being
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organized. The salient activities under awareness campaign, involve the publicity of features & benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets, participation in agriculture fairs / mela / gosti and organization of workshops / trainings and SMS through Kisan Portal etc. State Governments/UTs are also being regularly persuaded to increase the coverage including notifying more crops under crop Insurance schemes. One day seminar/kisan fair especially on the PMFBY was also organized at various Krishi Vigyan Kendras (KVKs) during April, 2016 throughout the country.

(c): The Yield based schemes not only safeguards against wide-spread yield loss due to non-preventable natural risks viz. drought, flood, pest and diseases etc. but also against farm level yield loss due to hailstorm, landslide and inundation. Further, immediate relief is also provided to insured farmers in case of adverse seasonal conditions during the crop season due to which expected yield during the season is likely to be less than 50% of the Threshold Yield in the concerned insurance unit. For drop in crop production in the event of damage or loss of crop due to natural calamities, compensation/claim is determined based on the shortfall in actual yield as assessed through Crop Cutting Experiments (CCEs) vis-Ã -vis threshold yield. Threshold yield being average yield of past seven years (excluding a maximum of two calamity year(s) as notified by State Government/Union Territory) multiplied by applicable indemnity level for that crop.

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